

SBA Buffalo District NEWSLETTER
MAY 2004, Volume 5 Issue 8

THINK SBA THINK EXPO 04'

**SBA to Mark National Small Business Week, Honor
Nation's Small Business Leaders at SBA Expo '04 in
Orlando: May 19-21**

***Event Will Include Contracting Opportunities, Business
Sessions, Exhibit Hall***

The U.S. Small Business Administration will host a gathering of America's top entrepreneurs to celebrate the strength and vitality of the nation's small business sector and honor the National Small Business Person of the Year for 2004 during ceremonies planned for mid-May in Orlando, Fla.

The annual celebration honoring the nation's leading small business entrepreneurs will be held in Orlando, Fla., May 19-21, 2004, at the Orange County Convention Center. SBA Expo '04, co-sponsored by SCORE, "Counselors to America's Small Business," will offer countless opportunities to meet and network with key representatives from Fortune 500 companies, government agencies, trade associations, and other small businesses nationwide.

Interested small business owners, business organizations, exhibitors and other individuals may now register for *SBA Expo '04* online at www.sba.gov/50. The Web site includes a complete schedule of events.

One major Expo highlight will be the announcement of the National Small Business Person of the Year and runners-up, to be selected from among individual state winners. The state winners represent a diverse cross section of America, and their businesses range from hatmakers and medallion minters to electronics manufacturers and robotic aircraft builders.

One of the highlights for small business owners who attend will be a two-day session of Business Matchmaking, a value-added feature to SBA Expo 04. Business Matchmaking, produced under a cooperative agreement with the HP Foundation, is a unique new way for small business owners to land government contracts. Business Matchmaking sessions are held across the country. At each one, small business owners schedule one-on-one meetings with buyers from all levels of government and large corporations. Since Business Matchmaking was launched last year, more than 4,000 small businesses have participated in 16,000 one-on-one meetings.

This year's celebration – part of the SBA's 50th anniversary observance – also will include a trade show, informative business sessions and a town hall featuring Ken and Daria Dolan, hosts of CNN's *Dolans Unscripted*. Some of the speakers participating will be Commerce Secretary Donald Evans, astronaut Buzz Aldrin, and other corporate and trade association leaders.

U.S. Small Business Administration
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Buffalo, NY 14202
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Another special feature of the conference will be induction of several companies into the SBA's "Hall of Fame," which honors successful companies that got started with the help of SBA-backed financing.

The SBA will present awards and honors to a number of individuals and organizations including:

- Individuals who have distinguished themselves by their support for minority, women and veteran-owned small businesses.
- The Champion Awards, recognizing 10 small businesses or individuals for their unique and outstanding achievements on behalf of small business.
- The Celebrating Women in Business Award.
- The Phoenix Awards, which recognizes a public official, a business owner and a volunteer whose efforts have enabled their businesses or communities to recover successfully from a disaster.
- Export Lenders of the Year, honoring two financial institutions for their efforts in financing small business exporters.
- The *Dwight D. Eisenhower Award for Excellence*, recognizing large prime contractors that have excelled in their utilization of small businesses as suppliers and subcontractors.
- The *Gold Star Award*, recognizing the exemplary performance of federal personnel who carry out the aggressive goals and strategic initiatives that help ensure a role for small business in the federal marketplace.
- The *Frances Perkins Vanguard Award*, honoring government and industry for excellence in the use of women-owned small businesses as prime contractors and subcontractors.
- The *Small Business Prime Contractor and Small Business Subcontractor of the Year*, honoring small businesses that have provided the government and industry with outstanding goods and services either as prime contractors or as subcontractors.

REGISTER ONLINE: WWW.SBA.GOV/50
WE WANT TO SEE YOU THERE.....



Buffalo District Office Small Business Week Winners 2004

Look in our *JUNE ISSUE* for
Photo's taken during our Award
Reception and Luncheon.

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WWW.SBA.GOV

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Exporting Firm, BIOCUBE INC. Wins Region II, New York State, and District Award

Mr. Herbert J. Ego, President and Owner of Biocube, Inc. of Victor, New York has been named winner of the Small Business Exporter of the Year award for Region II, New York State, and the Buffalo District. The Buffalo District is comprised of the 14 western most counties of New York State and Region II is comprised of New York State, New Jersey, Puerto Rico, and the Virgin Islands.

Small Business Exporter of the Year honors individuals who own and operate a small business engaged in exporting and who have increased sales, profits, and/or growth of employment because of exporting. Winning firms have creative marketing strategies, find effective solutions to export related problems, and/or demonstrate encouragement of other small businesses to export.

Biocube, Inc. is a manufacturer of odor control systems for the waste treatment industry. The company specializes in a unique bio technology that uses micro organisms present in a composted material to filter out harmful and odorous gases from various wastewater treatment applications.



They hold two (2) patents on their systems and plan to apply for a third. The firm successfully exports to Saudi Arabia and other Middle East clients.

Other SBA 2004 Buffalo District Winners are:

Randall M. White, President and CEO of J.N. White Associates, Inc. of Perry, New York has been named Buffalo District winner of the agency's Small Business Person of the Year.

Small Business Person of the Year honors individuals who own and operate a small business who demonstrate staying power, growth in employment, increase sales, are innovative, respond well to adversity and/or contribute to aid community oriented projects.

J.N. White Associates, Inc. operates in Western New York between Rochester and Buffalo. In existence for over 40 years, J.N. White operates three divisions including J.N. White Designs, The Perry Shopper, and Perry Herald. J.N. White Designs is a manufacturer of high quality screen-printed pressure and non-pressure sensitive labels, graphic overlays, and other items for the medical, electronics, and retail markets. The Perry Shopper is a free distribution shopping guide and the Perry Herald is a weekly newspaper sharing local news and community events.

Judith A. Nolan-Powell a Vice President and Commercial Relationship Manager for HSBC Bank in Buffalo has been named the District Office's Women in Business Advocate of the Year. This award honors an individual who has fulfilled a commitment to the advancement of women's business ownership. Ms. Nolan-Powell in her long and varied career at HSBC has consistently and with great skill advocated women in business issues and is very active in providing excellent customer service and dedicated professional advice to all prospective and existing women business owners. She is active in many professional and civic activities.

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2004 SMALL BUSINESS WEEK AWARD WINNERS CONTINUED FROM PAGE 2

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Other SBA 2004 Buffalo District Winners continued are:

Brian E. Hickey, Executive Vice President and Regional President for the Rochester Division of M&T Bank has been named the District's Financial Services Advocate of the Year. This award recognizes leadership and advocacy which increases the amount and quality of financial assistance given to small businesses. For ten (10) consecutive years M&T Bank has been the number one lender of SBA loans in the Rochester market place. Under his leadership the bank has been successful in increasing its share of small business lending throughout the six county area surrounding Rochester. Mr. Hickey is being honored for his efforts to increase assistance given to small businesses in obtaining financing and to encourage the flow of investment capital to small ventures.

The Home-Based Business Advocate for the District is Dorothy Madden, Owner of ORGANIZE IT! of Rochester. Ms. Madden is being honored for personal advocacy of owning and operating a business from one's home. She is a regular presenter of the Rochester SCORE Chapters monthly workshops, participates in roundtables to discuss home-based business issues and is an active member of the National Association of Professional Organizers, the Rochester Women's Network and the Greater Rochester Chapter of NAWBO.

The Buffalo District also is honoring its Veteran Small Business Advocate of the Year, Mr. Sidney Clanton, Jr., and President of Clanton Real Estate of Buffalo. A successful 1970's U.S. Army Veteran, Mr. Clanton took many years of working experience and converted it into the establishment of a successful business which targets veterans as well as non-veterans in their pursuit of home ownership and other realty purchases. Mr. Clanton is dedicated and active in the veteran's community and is being honored for his contributions and success.

Also, District Director, Franklin J. Sciortino has announced one local award which is designed to honor individuals, organizations, agencies, and/or businesses, which have made significant contributions to the local small business community. This award was developed to fill a gap in the national awards categories so that significant contributions to the local area could be recognized.

The District Director's 2004 Small Business Week Special Award of Distinction and Achievement is awarded to the Veterans Administration Health Care Network Upstate New York (Network 2) in recognition of VA's extraordinary support of SBA's 8a Minority Business Development Program. VA has consistently provided the highest number and dollar volume of contracts to qualified 8a contractors in Western New York.

Lender Update



BUFFALO DISTRICT ALL 7(A) LOAN PROGRAMS FY'04 THRU APRIL 2004

PARTICIPATION BY NUMBER OF LOANS

<i>LENDER</i>	<i># OF LOANS</i>	<i>\$ AMOUNT</i>
1. HSBC BANK USA	62	\$5,346,600
2. M&T BANK	39	\$8,900,000
3. FIRST NIAGARA BANK	28	\$3,274,500
4. WYOMING COUNTY BANK	24	\$2,791,500
5. CAPITAL ONE FSB	19	\$695,000
6. KEYBANK NATIONAL ASSOCIATION	16	\$4,355,000
7. THE BANK OF CASTILE	8	\$737,500
8. FLEET NATIONAL BANK	8	\$270,200
9. UPS CAPITAL BUSINESS CREDIT	4	\$2,480,000
10. COMMUNITY BANK	4	\$213,000
11. CITIBANK, N.A.	4	\$200,000
12. FIRST TIER BANK & TRUST	3	\$627,000
13. INDEPENDENCE BANK	3	\$430,000
14. CIT SMALL BUSINESS LENDING	2	\$1,172,000
15. STEUBEN TRUST COMPANY	2	\$350,000
16. GREATER BUFFALO SAVINGS BANK	2	\$184,000
17. BUSINESS LOAN CENTER, LLC	1	\$1,350,000
18. ADVANTAGE CAPITAL FUNDING	1	\$800,000
19. WACHOVIA SBA LENDING, INC.	1	\$586,000
20. COMERICA BANK	1	\$547,000
21. BANCO POPULAR NORTH AMERICA	1	\$135,000
22. JAMESTOWN SAVINGS BANK	1	\$120,000
23. JPMORGAN CHASE BANK	1	\$100,000
24. NATIONAL CITY BANK	1	\$10,000

Benefit from the SBA's Certified Development Company (504) Loan Program

On April 21, 2004, SBA Officials and ESCDC representatives met with local lenders and commercial realtors in Buffalo, New York to encourage them to consider the SBA's 504 loan program when their small business clients are putting real estate deals together.

The CDC/504 loan program is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A Certified Development Company is a nonprofit corporation set up to contribute to the economic development of its community. CDCs work with the SBA and private-sector lenders to provide financing to small businesses. There are about 270 CDCs nationwide.

The benefit of the program to lenders is lower risk. The lender has the first mortgage covering 50 percent of the loan, a CDC covers 30/40 percent and the borrower puts in the remaining 10/20 percent. Borrowers benefit from a lower downpayment and are able to preserve working capital.



Lender Update

**BUFFALO DISTRICT ALL 7(A) LOAN PROGRAMS
FY'04 THRU APRIL 2004**



PARTICIPATION BY DOLLARS

<i>LENDER</i>	<i># OF LOANS</i>	<i>\$ AMOUNT</i>
1. M&T BANK	39	\$8,900,000
2. HSBC BANK USA	62	\$5,346,600
3. KEYBANK NATIONAL ASSOCIATION	16	\$4,355,000
4. FIRST NIAGARA BANK	28	\$3,274,500
5. WYOMING COUNTY BANK	24	\$2,791,500
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22. JAMESTOWN SAVINGS BANK	1	\$120,000
22. JPMORGAN CHASE BANK	1	\$100,000
23. NATIONAL CITY BANK	1	\$10,000

SBA and Topica to hold Free Online Webinar on Email Marketing for Small Businesses

A free online webinar on *Email Marketing for Small Businesses* will be hosted by the U.S. Small Business Administration and Topica Inc., on Wednesday, May 12, at 2:00 p.m. (Eastern Time). The live, 60-minute webinar on e-mail marketing strategies is intended for small business owners such as retailers and marketing professionals, as well as e-commerce Web sites of all types.

The webinar will feature:

- a checklist of best practices for responsible e-mail marketing, including ways to obtain the recipient's permission, working unsubscribe links, and a posted privacy policy;
- tips for successful e-mail selling, covering areas like effective offers, how to build a list, email design, the power of confirmed opt-in, frequency, and personalization;
- resources to get started, including a carefully selected catalog of resources that can help marketers increase the effectiveness of their email campaigns; and
- stories from the e-mail retail front, including examples of how various companies have used e-mail to boost sales, recruit paying attendees and generate demand.

The webinar also will cover overall principles in making e-mail work for e-commerce. Following the webinar presentation will be an overview of the SBA's programs and services. The webinar will end with a question and answer session.

Small business owners can participate in this free, 60-minute session from their own computer and telephone. Interested participants can sign-up at <http://topica.raindance.com/iccdocs/seminarList.shtml> by clicking the "Register" button next to event titled "Topica: Email Marketing for Small Business" dated May 12.



MED UPDATE

The 8(a) Business Development staff would like to welcome the following firms into the 8(a) Business Development Program:

- LONG CONSULTING & MANAGEMENT GROUP, INC.
Rochester, NY
Robert D. Long, CEO

IT Services; Business, Technical and Organizational Assessment; Software Quality Assurance; Project Management & Execution; Application Development; Internet Services and Telecommunications.

- A+ CONSULTING, INC.
Rochester, NY
Hector Russomando, President

IT Staffing services on a contract basis (Programmers, Project Managers, Software Engineers, DBAs, Network Administrators, SQA, Buss, Analysts) IT Solutions (Web applications, Dawarehouse, Enterprise Networking) Permanent Placements (IT, Sales, Biotech)

The 8(a) Business Development Staff would like to congratulate Mr. Fabricio Morales, President of FM Resources in Rochester, NY for being the recipient of Eastman Kodak Company's "Supplier of the Year" award. The award was presented to Mr. Morales at Kodak's Breakthrough Ideas Supplier Event held in Rochester, NY on April 7, 2004. Mr. Morales' company went from No. 87 to No. 16 in the 2003 Rochester Top 100 companies and was presented with a plaque by the Rochester Business Alliance. This company was approved into the 8(a) Business Development Program in April 2003.

For information on the 8(a) Business Development Program contact Laura McCabe @ (716)551-4416 or email at laura.mccabe@sba.gov

SBA's HUBZone Celebrates Fifth Anniversary ***Job Creation Program Has Certified 10,000 Businesses Since Inception***

U.S. Small Business Administration Administrator Hector V. Barreto announced today that the SBA's HUBZone program has approved 10,000 small businesses as program participants, just as the successful job creation program marked its fifth anniversary. By reaching the 10,000 mark in five years, HUBZone, or Historically Underutilized Business Zone, which provides federal contracting assistance for qualified small businesses located in economically distressed communities, can stake a claim as the fastest growing certification program in the entire federal system.

"I am pleased to announce that in only five short years, the HUBZone program has certified 10,000 small businesses, providing more than \$2.45 billion in federal contracts to help create jobs in economically distressed areas," Barreto said. "HUBZone is a proven, powerful tool for entrepreneurship and job growth. There are now HUBZone firms in all 50 states, as well as the District of Columbia, Puerto Rico and the Virgin Islands.

Barreto also said that the federal government, for the first time ever, awarded more than a quarter of its prime contracting dollars to small businesses in fiscal year 2003. The FY 2003 data show that small businesses did \$62.7 billion of business with the federal government as prime contractors, representing 25.37 percent of all government prime contracting dollars, a \$9.7 billion increase over FY 2002. The companies include small businesses in the HUBZone, 8(a) Business Development and other SBA programs, as well as non-SBA-certified companies.

More than 13,500 locations have been certified as HUBZone areas. The program uses modern information technology and the Internet to grow while remaining customer-friendly. All of these accomplishments translate into a successful program that is helping create an environment in which entrepreneurship and job growth can flourish in economically distressed areas.

The HUBZone program was created in 1997 as a result of legislation sponsored by Sen. Christopher 'Kit' Bond (R-MO). For a small business to be HUBZone-certified, its principal office must be located in a HUBZone and at least 35 percent of its employees must reside in one of these specially designated areas. Additionally, the firm must be owned and controlled by U.S. citizens, a community development company or an Indian tribe.

Part of the HUBZone program's tremendous success is a result of its easy availability online. Small businesses can research their location via the Internet to determine if they are located in a HUBZone. If so, they can then apply for HUBZone certification using the Web-based application and usually receive a determination within 30 days. The HUBZone program also boasts an online application that features a streamlined presentation with pop-up menus directing applicants to an online guide to the actual regulations. The system also allows an applicant to check the status of an application at any time during the review process. The online application and more information can be accessed at www.sba.gov/hubzone.

YOUR BUSINESS BUILDER FROM SCORE – MAY 2004

SCORE HIGHLIGHTS A FREE WORKSHOP MAY 18, 2004

GETTING STARTED IN BUSINESS AN OVERVIEW

WHERE: BUFFALO & ERIE COUNTY LIBRARY
LAFAYETTE SQUARE
BUFFALO, NY 14208

WHEN: TUESDAY, MAY 18, 2004
8:30 AM – 12:30 PM

This is a four hour morning workshop offering a condensed version of the “Starting and Managing Your Business” Workshop

This workshop is FREE – Advance registration is required. Please call the SBA Buffalo Office to Register at (716) 551-4301 or e-mail carlos.ortiz@sba.gov.

FOR THE BUFFALO BRANCH SCORE WEB SITE: WWW.SCORE/BUFFALO.COM